

United States Bankruptcy Court
District of South Carolina

Case Number: 19-05688-dd

Chapter: 7

In re:

Jennifer Lee Stepp
aka Jennifer Lee Richmond, aka Jennifer Lee Edds, aka
Jennifer Lee Coons

Matthew Ormiston Coons

Entered By The Court
2/4/20

ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING
THE CASE

Filed By The Court
2/4/20
Laura A. Austin
Clerk of Court
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

1. The debtors(s), **Jennifer Lee Stepp, Matthew Ormiston Coons** are granted a discharge;
2. The trustee is discharged as the trustee of this case; and
3. The chapter 7 case of the above-named debtor(s) is closed.

IT IS SO ORDERED.



Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of South CarolinaIn re:
Jennifer Lee Stepp
Matthew Ormiston Coons
DebtorsCase No. 19-05688-dd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0420-2

User: admin
Form ID: 166BNCPage 1 of 3
Total Noticed: 114

Date Rcvd: Feb 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.

jdb +Matthew Ormiston Coons, 520 Stone Creek Dr, Charleston, SC 29414-5051
 543742419 +Accounting and More/Gwen Burgess, P.O. Box 550, Litchfield, CT 06759-0550
 543742420 +Alliance One Re: Target Credit Card, Target Card Services, PO Box 660170, Dallas, TX 75266-0170
 543766171 +Alyssa Larson, 161 Old Burrville Rd., Torrington, CT 06790-2408
 543742425 +American Express Delta Reserve, P.O. Box 981535, El Paso, TX 79998-1535
 543742426 +American Express Delta Reserve Card, P.O. Box 650448, Dallas, TX 75265-0448
 543742427 +Amerigas, PO Box 371473, Pittsburgh PA 15250-7473
 543766168 Attorney General of the United States, U.S. Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0001
 543742428 +BARR Credit Services (collection firm for Zoe, Zoetis US, 812 Springdale Dr, Exton, PA 19341-2803
 543742430 Bayer Healthcare LLC, PO Box 223075, Pittsburgh, PA 15251-2075
 543742431 Best Buy Credit Card Citi Retail Services, P.O. Box 790441, St Louis, MO 63179-0441
 543742432 +Boehringer Ingelheim/Merial, P.O. Box 281348, Atlanta, GA 30384-1348
 543742434 +Capehart Scatchard Re: Swift Financial, 8000 Midatlantic Dr., Ste. 300S, Mount Laurel, NJ 08054-1526
 543742433 +Capehart Scatchard Re: Swift Financial, PO Box 5016, Mount Laurel 08054-5016
 543742437 +Charles Towne Animal Hospital, 850 Savannah Hwy, Charleston, SC 29407-7216
 543742440 +Clover TeleCheck Services Inc., P.O. Box 60028, City of Industry, CA 91716-0028
 543742441 +Commercial Collections of America LLC, 24301 Southland Dr., Suite 310, Hayward, CA 94545-1549
 543742442 +Contract Callers (re: Amerigas), PO Box 660288, Dallas, TX 75266-0288
 543742443 +Credit Collections Bureau Professional Debt C, PO Box 90508, Sioux Falls, SD 57109-0508
 543742444 +DECO Associates, Donald Coons, 17 Bookside Lane, Sherman, CT 06784-1651
 543742446 +Damien Oskwarek, 47 Slick Rook Rd, Murphy, NC 28906-9452
 543742445 #+Damien Oskwarek, PO Box 176, Litchfield, CT 06759-0176
 543742448 +Diamondback Drugs, A Wedgewood Village Pharma, 7631 East Indian School Road, Scottsdale, AZ 85251-3607
 543742450 Ditech Financial LLC, PO Box 15009, Tempe AZ 85284-0109
 543742451 +Ditech Financial Llc, PO Box 7153, Pasadena 91109-7153
 543742452 +Drug Enforcement Administration, 8701 Morrisette Dr, Springfield, VA 22152-1080
 543742453 +Eastman Credit Union Visa, P.O. Box 1989, Kingsport, TN 37662-1989
 543742454 +Eversource, PO Box 56002, Boston, MA 02205-6002
 543742456 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
 543742457 +Ferris Gorra, 53 Carlson Ridge, New Milford, CT 06776-2935
 543742458 +Final Gift Crematorium, 2 Daniels Way, Cranston, RI 02921-3449
 543742459 +First Veterinary Supply, 17187 North Laurel Park Drive, Suite 300, Livonia, MI 48152-2600
 543742461 +Goshen Tax Collector, 42A North Street, Goshen, CT 06756-1543
 543742462 +Harvard Drug Group re: First Veterinary Suppl, 1821 Reliable Parkway, Chicago, IL 60686-0018
 543742463 +Henry Schein, 400 Metro Place North, Dublin, OH 43017-3340
 543742464 +Highland Capital Corporation, 5 Center Avenue, Little Falls, NJ 07424-2224
 543742465 +Hook and Ladder Oil, 74 Mygatt Road, New Preston, CT 06777-1610
 543742467 +Idexx, P.O. Box 101327, Atlanta, GA 30392-1327
 543742468 Indeed, Inc, Mail Code 5160, PO Box 660367, Dallas, TX 75266-0367
 543742469 +Jeffery Driesen, 343 Clayton Dr, Charleston, SC 29414-5048
 543766170 +Lauren Foley, 37 Lower Road, North Canaan, CT 06018-2534
 543742472 +Lawrence Andrea Attorney at Law, 23 South Main Street, Norwalk, CT 06854-2946
 543742473 +Litchfield Hills Pediatrics, 481 Bantam Road, Litchfield, CT 06759-3202
 543742474 +Litchfield Property Care, P.O. Box 1751, Litchfield, CT 06759-1751
 543742475 +MCALLA RAYMER LEIBERT PIERCE LLC, 50 WESTON STREET, Hartford, CT 06120-1504
 543742476 +MWI Animal Health, P.O. Box 5717, Boise, ID 83705-0717
 543742477 +Medical University of South Carolina (Finley, 1 Poston Rd., Ste 350, Charleston, SC 29407-3431
 543742478 +Medical University of South Carolina (Jennife, 1 Poston Rd., Ste 350, Charleston, SC 29407-3431
 543742479 +Midwest Business Capital, c/o Thomas McDermott Jr Esq, 21 South St, Litchfield, CT 06759-4005
 543742481 Midwest Veterinary Supply, P.O. Box 856500, Minneapolis, MN 55485-6500
 543742482 +Mike Kent Carpentry, 259 Brush Hill Road, Litchfield, CT 06759-3218
 543742484 +Patterson, Patterson Vet Supply Inc, 28905 Network Place, Chicago, IL 60673-1289
 543742486 +Paypal/Swift Capital, 3505 Silverside Road Suite 200, Wilmington, DE 19810-4905
 543742487 +Paypal/Swift Capital (see above their listed, 3505 Silverside Road, Suite 200, Wilmington, DE 19810-4905
 543742488 +Primary Capital, 80 Main Street, St 550, West Orange, NJ 07052-5460
 543742489 +ReadyRefresh by Nestle, PO Box 856192, Louisville KY 40285-6192
 543742490 +Royal Canin, 500 Fountain Lakes Boulevard, Suite 100, Saint Charles, MO 63301-4341
 543742493 State of CT Dept of Revenue Services, P.O. Box 5089, Hartford, CT 06102-5089
 543742494 +State of CT SS: Goshen, Joseph Parillo, State, PO Box 137, Watertown, CT 06795-0137
 543742495 +State of CT. Dept. of Consumer Protection, Drug Control Division, 450 Columbus Blvd, Hartford, CT 06103-1835
 543742498 TIAA Bank, 1700 Lincoln Street, Lower Level 3 - Dept #1608, Denver, CO 80203

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Form ID: 166BNC

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Total Noticed: 114

Date Rcvd: Feb 04, 2020

543742501 +Torrington Maintenance Supply, 462 Main Street Rear, Torrington, CT 06790-5005
543742503 +Town of Litchfield, P.O. Box 356, Litchfield, CT 06759-0356
543742502 +Town of Litchfield, PO Box 465, Thomaston, CT 06787-0465
543742504 +Town of Litchfield Tax Collector, PO Box 356, Litchfield, CT 06759-0356
543742506 +Town of Litchfield Water Pollution Control, PO Box 343, Litchfield, CT 06759-0343
543742507 Travelers Insurance, PO BOX 660317, Dallas, TX 75266-0317
543766169 +US Attorneys Office, 151 Meeting St # 200, Charleston, SC 29401-2238
543742508 +USA Hauling and Recycling Inc., 185 Torrington Rd, Winsted, CT 06098-2087
543742509 +USDOJ Hartford Resident Office, 716 Brook St, Suite 110, Rocky Hill, CT 06067-3433
543742510 United Health Care Oxford, P.O. Box 1697, Newark, NJ 07101-1697
543742511 +United Midwest Savings Bank, 6460 Busch Blvd Ste 201, Columbus, OH 43229-1737
543742512 +VCA Charles Towne Animal Hospital, 850 Savannah Highway, Charleston, SC 29407-7216
543742513 +VCA Charlestowne Animal Hospital, 850 Savannah Hwy, Charleston, SC 29407-7216
543742516 +WB Mason Company Inc, 59 Centre Street, Brockton, MA 02301-4075
543742518 Webster Bank Credit Card, P.O. Box 790408, St. Louis, MO 63179-0408
543742517 +Webster Bank NA, 436 Slater Road, NB 175 New, New Britain, CT 06053-2663
543742521 +Woodridge Lake POA, C/O Ronald Barba Esq., 250 State St, #D-2, North Haven, CT 06473-2182
543742522 +Woodridge Lake POA, 260 E. Hyerdale Drive, Goshen, CT 06756-1916
543742523 +Woodridge Lake Sewer District, 113 Brush Hill Road, PO Box 258, Goshen, CT 06756-0258
543742524 Zoetis US (see above the associated collecti, P.O. Box 419022, Boston, MA 02241-9022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
db +E-mail/PDF: jenstepp@gmail.com Feb 05 2020 00:31:09 Jennifer Lee Stepp,

520 Stone Creek Dr, Charleston, SC 29414-5051

tr +EDI: QKCAMPBELL.COM Feb 05 2020 05:13:00 Kevin Campbell, PO Box 684, Mount Pleasant, SC 29465-0684

cr +EDI: GMACFS.COM Feb 05 2020 05:13:00 Ally Bank, P.O.Box 130424, Roseville, MN 55113-0004

543742417 +E-mail/Text: amscbankruptcy@adt.com Feb 05 2020 00:32:28 ADT Security Services, P.O. Box 650485, Dallas, TX 75265-0485

543742418 +EDI: AARGON.COM Feb 05 2020 05:13:00 Aargon Collection Agency, 8668 Spring Mountain Road, Las Vegas, NV 89117-4132

543742421 +EDI: GMACFS.COM Feb 05 2020 05:13:00 Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300

543742422 +EDI: AMEREXPR.COM Feb 05 2020 05:13:00 American Express Blue, P.O. Box 981535, El Paso, TX 79998-1535

543742423 EDI: AMEREXPR.COM Feb 05 2020 05:13:00 American Express Business Card Delta Skymiles, 200 Vesey Street, New York, NY 10285-3106

543742424 EDI: AMEREXPR.COM Feb 05 2020 05:13:00 American Express Business Gold Card, 200 Vesey Street, New York, NY 10285-3106

543742429 +EDI: TSYS2.COM Feb 05 2020 05:13:00 Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801

543742435 +EDI: CAPITALONE.COM Feb 05 2020 05:13:00 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083

543742436 EDI: CAPITALONE.COM Feb 05 2020 05:13:00 Capital One Spark Business Card, P.O. Box 71083, Charlotte, NC 28272-1083

543742438 +EDI: CITICORP.COM Feb 05 2020 05:13:00 Citi Cards, P.O. Box 70166, Philadelphia, PA 19176-0166

543742439 +EDI: CITICORP.COM Feb 05 2020 05:13:00 CitiBank, P.O. Box 9001037, Louisville, KY 40290-1037

543742447 +E-mail/Text: litigation.recoverybkmailbox@dllgroup.com Feb 05 2020 00:31:19 De Lage Landen Financial Services INC, P.O. Box 41602, Philadelphia, PA 19101

543742449 +EDI: DISCOVER.COM Feb 05 2020 05:13:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084

543742460 +EDI: RMSC.COM Feb 05 2020 05:13:00 Gap Visa/Synchrony Bank, P.O. Box 960017, Orlando, FL 32896-0017

543742466 +EDI: IRS.COM Feb 05 2020 05:13:00 IRS, Centralized & Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

543742470 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Feb 05 2020 00:32:29 Kabbage, 925B Peachtree Street NE, Suite 1688, Atlanta, GA 30309-3918

543742471 +E-mail/Text: bncnotices@becket-lee.com Feb 05 2020 00:31:33 Kohls Card, PO Box 2983, Milwaukee, WI 53201-2983

543742483 +E-mail/Text: bcwrtoff@cablevision.com Feb 05 2020 00:32:29 Optimum, 622 Torrington Road, Litchfield, CT 06759-2623

543742485 E-mail/Text: recovery@paypal.com Feb 05 2020 00:31:17 Paypal, PO Box 45950, Omaha, NE 68145-0950

543742492 +E-mail/Text: bankruptcy@bbandt.com Feb 05 2020 00:31:48 Sheffield Financial Co, P.O. Box 580229, Charlotte, NC 28258-0229

543742491 +E-mail/Text: bankruptcy@bbandt.com Feb 05 2020 00:31:48 Sheffield Financial Co, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110

543742496 +EDI: RMSC.COM Feb 05 2020 05:13:00 Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015

543742497 +EDI: RMSC.COM Feb 05 2020 05:13:00 Syncb/Gapdc, Po Box 965005, Orlando, FL 32896-5005

543742499 +EDI: WTRRNBNK.COM Feb 05 2020 05:13:00 Target Red Card, P.O. Box 673, Minneapolis, MN 55440-0673

543742500 +EDI: COMCASTCBLCENT Feb 05 2020 05:13:00 Telecom Self Reported, Po Box 4500, Allen, TX 75013-1311

543766167 +E-mail/Text: bankruptcynotices@sba.gov Feb 05 2020 00:31:29 US Small Business Administration, 409 3rd St, SW, Washington, DC 20416-0005

543742514 +E-mail/Text: vci.bkcy@vwcredit.com Feb 05 2020 00:31:58 Volkswagen Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

District/off: 0420-2

User: admin
Form ID: 166BNC

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Total Noticed: 114

Date Rcvd: Feb 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

543742515 +E-mail/Text: vci.bkcy@vwcredit.com Feb 05 2020 00:31:58 Vw Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460
543742519 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 05 2020 00:31:51 Westlake Financial,
PO Box 76809, Los Angeles, CA 90076-0809
543742520 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 05 2020 00:31:51
Westlake Financial Svc, 4751 Wilshire Blvd Ste 1, Los Angeles, CA 90010-3847
TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

543742455* Eversource, P.O. Box 56002, Boston, MA 02205-6002
543742480* +Midwest Business Capital, c/o Thomas McDermott Jr Esq, 21 South St,
Litchfield, CT 06759-4005
543742505* +Town of Litchfield Tax Collector, P.O. Box 356, Litchfield, CT 06759-0356
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 4, 2020 at the address(es) listed below:

Edward L. Grimsley on behalf of Creditor United Midwest Savings Bank
egrimsley@grimsleylaw.com, kbranham@grimsleylaw.com
John B. Kelchner on behalf of Creditor Ditech Financial LLC john.kelchner@hutchenslawfirm.com,
jodie.brull@hutchenslawfirm.com
Kevin Campbell kcambell@campbell-law-firm.com, kcambell@ecf.axosfs.com
Sean P. Markham on behalf of Debtor Jennifer Lee Stepp smarkham@markhamlawsc.com,
3012@notices.nextchapterbk.com
Sean P. Markham on behalf of Joint Debtor Matthew Ormiston Coons smarkham@markhamlawsc.com,
3012@notices.nextchapterbk.com
US Trustee's Office USTPRegion04.CO. ECF@usdoj.gov

TOTAL: 6